

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Donald Eisenhour  
Lori Ann Eisenhour  
Debtors

Case No. 15-03678-MDF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 103

Date Rcvd: Dec 11, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2015.

db/jdb  
4688290 +Donald Eisenhour, Lori Ann Eisenhour, 186 Coldstream Trl, Felton, PA 17322-9247  
4688291 AEROCARE HOLDINGS, 2233 EAST MAIN STREET, MONTROSE, CO 81401-3831  
4688292 AMERICAN MEDICAL RESPONSE, INC., P.O. BOX 847199, DALLAS, TX 75284-7199  
4688293 +ANESTHESIA ASSOCIATES OF YORK, P O BOX 70240, PHILADELPHIA, PA 19176-0240  
4688296 +ANESTHESIA ASSOCIATES OF YORK, 110 PINE GROVE COMMONS, YORK, PA 17403-5151  
4688301 +BAY AREA CREDIT SERVICE LLC, PO BOX 467600, ATLANTA, GA 31146-7600  
4688301 CFS, PO BOX 3475, TOLEDO, OH 43607-0475  
4688323 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: HOME DEPOT CREDIT SERVICES, PO BOX 182676,  
COLUMBUS, OH 43218-2676)  
4688307 +CREDIT BUREAU OF YORK, 33 S. DUKE STREET, YORK, PA 17401-1485  
4688310 +D&A SERVICES, 1400 E. TOUCHY AVE., STE. G2, DES PLAINES, IL 60018-3338  
4688284 +DONALD EISENHOUR, LORI ANN EISENHOUR, 186 COLDSTREAM TRL, FELTON, PA 17322-9247  
4688311 EIS COLLECTIONS, PO BOX 1730, REYNOLDSBURG, OH 43068-8730  
4688313 +FINANCIAL RECOVERIES, 200 EAST PARK DRIVE S, P.O. BOX 1388, MOUNT LAUREL, NJ 08054-7388  
4688312 FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388  
4688315 +FIRST FEDERAL CREDIT CONTROL, 24700 CHAGRIN BLVD STE 2, CLEVELAND, OH 44122-5662  
4688316 FIRST FEDERAL CREDIT CONTROL, INC., 24700 CHAGRIN BLVD., SUITE 205,  
CLEVELAND, OH 44122-5662  
4688319 +FOOT & ANKLE SURGICAL CENTER, 1224 SOUTH QUEEN STREET, YORK, PA 17403-3923  
4688320 FROST-ARNETT COMPANY, PO BOX 198988, NASHVILLE, TN 37219-8988  
4688324 +JANET TYSON, TAX COLLECTOR, 12319 CANNING HOUSE RD, FELTON, PA 17322-7987  
4688327 +LANDO RESORTS CORP., 5405 DIPLOMAT CIRCLE, STE. 106, ORLANDO, FL 32810-5623  
4688285 +LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132  
4688330 +MARTIN FOOT AND ANKLE, 2003 E. MARKET STREET, YORK, PA 17402-2841  
4688331 MEMORIAL HOSPITAL, 1605 VALLEY CENTER PKWY., SUITE 200, BETHLEHEM, PA 18017-2345  
4688332 MEMORIAL HOSPITAL, PO BOX 505167, SAINT LOUIS, MO 63150-5167  
4688333 +MEMORIAL HOSPITAL, 325 S. BELMONT STREET, PO BOX 15118, YORK, PA 17405-7118  
4688337 +MIDLAND FUNDING LLC, 1060 ANDREW DR, STE 170, WEST CHESTER, PA 19380-5601  
4688339 MONITRONICS, DEPT. CH 8628, PALATINE, IL 60055-8628  
4688340 +NORTHLAND GROUP, INC., P O BOX 390905, MAIL CODE CBK2, MINNEAPOLIS, MN 55439-0905  
4688341 +OSS AMBULATORY SURGERY CENTER, 1855 POWDER MILL ROAD, SUITE 201, YORK, PA 17402-4723  
4688342 OSS HEALTH, 1861 POWDER MILL ROAD, YORK, PA 17402-4723  
4688343 OSS HEALTH, PO BOX 12854, PHILADELPHIA, PA 19176-0854  
4688287 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061  
4688344 PA EMERGENCY PHYSICIANS PLLC, PO BOX 975213, DALLAS, TX 75397-5213  
4688345 PASI - PROF. ACCOUNT SERVICES, INC., PO BOX 188, BRENTWOOD, TN 37024-0188  
4688346 PENN CREDIT CORP., 916 S. 14TH STREET, PO BOX 988, HARRISBURG, PA 17108-0988  
4688348 PHILLIPS & COHEN ASSOCIATES. LTD., 1002 JUSTISON STREET, MAIL STOP: 661,  
WILMINGTON, DE 19801-5148  
4688349 +PHYSICIAN BILLING SERVICE, 1803 MT. ROSE AVENUE, SUITE B3, YORK, PA 17403-3051  
4688353 +REBECCA S. MCCLURE, ESQ., PO BOX 64, MOUNTVILLE, PA 17554-0064  
4688286 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001  
4688367 THE MEADOWS HOSPITAL, 132 THE MEADOWS DRIVE, CENTRE HALL, PA 16828-9231  
4688371 +TRUGREEN, 860 RIDGE LAKE BLVD., MEMPHIS, TN 38120-9421  
4688370 +TRUGREEN, 2211 INDUSTRIAL HWY., YORK, PA 17402-2224  
4688369 +TRUGREEN, P.O. BOX 3689, YORK, PA 17402-0136  
4688372 TRUGREEN PROCESSING CENTER, PO BOX 900128, LOUISVILLE, KY 40290-1128  
4688373 UNION PACIFIC EMERG. PHYS., LLC, P.O. BOX 98825, LAS VEGAS, NV 89193-8825  
4688374 +UNITED MERCHANT PROCESSING, 300 WEST CHERRY, PALMYRA, PA 17078-2101  
4688377 +WELLSPAN HEALTH, 1001 S. GEORGE STREET, YORK, PA 17403-3676  
4688378 WELLSPAN HEALTH, P.O. BOX 742641, CINCINNATI, OH 45274-2641  
4688379 WELLSPAN PHYSICIAN BILLING, P.O. BOX 742641, CINCINNATI, OH 45274-2642  
4688380 YORK HOSPITAL, 3550 WHITEFORD ROAD, YORK, PA 17402-9081  
4688381 +YORK HOSPITAL, C/O CENTRAL CREDIT/PENN CREDIT, 916 S 14TH STREET,  
HARRISBURG, PA 17104-3425  
4688383 +YORK HOSPITAL/WELLSPAN, 1001 S. GEORGE STREET, YORK, PA 17403-3645  
4688382 +YORK HOSPITAL/WELLSPAN, 1001 SOUTH GEORGE STREET, YORK, PA 17403-3645  
4688384 +YORK HOSPITAL/WELLSPAN, 1803 MT. ROSE AVENUE, SUITE B3, YORK, PA 17403-3051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +E-mail/Text: bankruptcyteam@quickenloans.com Dec 11 2015 19:00:32 Quicken Loans Inc.,  
635 Woodward Ave, Detroit, MI 48226-3408

cr +EDI: WFFC.COM Dec 11 2015 19:03:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,  
1451 Thomas Langston Rd., Winterville, NC 28590-8872  
4688289 EDI: RMSC.COM Dec 11 2015 19:03:00 AEO/SYNCHRONY BANK, PO BOX 960013,  
ORLANDO, FL 32896-0013  
4688294 +EDI: TSYS2.COM Dec 11 2015 19:03:00 BARCLAYS BANK DELAWARE, 125 S WEST ST,  
WILMINGTON, DE 19801-5014  
4688295 +EDI: TSYS2.COM Dec 11 2015 19:03:00 BARCLAYS BANK OF DELAWARE, P.O. BOX 8803,  
WILMINGTON, DE 19899-8803  
4688297 EDI: CAPITALONE.COM Dec 11 2015 19:03:00 CAPITAL ONE, PO BOX 85520, RICHMOND, VA 23285

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4688298 EDI: CAPITALONE.COM Dec 11 2015 19:03:00 CAPITAL ONE BANK, P.O. BOX 70885,  
CHARLOTTE, NC 28272-0885

4688299 EDI: CAPITALONE.COM Dec 11 2015 19:03:00 CAPITAL ONE BANK, N.A., P.O. BOX 71083,  
CHARLOTTE, NC 28272-1083

4688300 EDI: TSYS2.COM Dec 11 2015 19:03:00 CARD SERVICES, PO BOX 8802,  
WILMINGTON, DE 19899-8802

4688302 +EDI: CHASE.COM Dec 11 2015 19:03:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298

4688303 +EDI: CITICORP.COM Dec 11 2015 19:03:00 CITI CARD, P.O. BOX 6241,  
SIOUX FALLS, SD 57117-6241

4688304 EDI: CITICORP.COM Dec 11 2015 19:03:00 CITI CARDS, PROCESSING CENTER,  
DES MOINES, IA 50363-0005

4688305 +EDI: CITICORP.COM Dec 11 2015 19:03:00 CITIBANK, N.A., 701 E. 60TH STREET N,  
SIOUX FALLS, SD 57104-0493

4688306 +EDI: WFNBN.COM Dec 11 2015 19:03:00 COMENITY BANK/VICTORIA SECRET, PO BOX 182789,  
COLUMBUS, OH 43218-2789

4688308 EDI: RCSFNBMARIN.COM Dec 11 2015 19:03:00 CREDIT ONE BANK, P O BOX 60500,  
CITY OF INDUSTRY, CA 91716-0500

4688309 +EDI: RCSFNBMARIN.COM Dec 11 2015 19:03:00 CREDIT ONE BANK NA, PO BOX 98875,  
LAS VEGAS, NV 89193-8875

4688314 +E-mail/Text: data\_processing@fin-rec.com Dec 11 2015 19:00:17 FINANCIAL RECOVERY SERVICES,  
P.O. BOX 385908, MINNEAPOLIS, MN 55438-5908

4688318 EDI: AMINFOFP.COM Dec 11 2015 19:03:00 FIRST PREMIER BANK, P.O. BOX 5529,  
SIOUX FALLS, SD 57117-5529

4688317 +EDI: AMINFOFP.COM Dec 11 2015 19:03:00 FIRST PREMIER BANK, 601 S MINNESOTA AVE,  
SIOUX FALLS, SD 57104-4868

4688321 EDI: RMSC.COM Dec 11 2015 19:03:00 GE MONEY BANK, PO BOX 965004, ORLANDO, FL 32896-5004

4688322 EDI: RMSC.COM Dec 11 2015 19:03:00 GE MONEY BANK, P.O. BOX 981127,  
EL PASO, TX 79998-1127

4688288 EDI: IRS.COM Dec 11 2015 19:03:00 INTERNAL REVENUE SERVICE,  
CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346

4688325 EDI: TSYS2.COM Dec 11 2015 19:03:00 JUNIPER CARD SERVICES, P.O. BOX 13337,  
PHILADELPHIA, PA 19101-3337

4688328 +EDI: RESURGENT.COM Dec 11 2015 19:08:00 LVNV FUNDING, LLC, P O BOX 10584,  
GREENVILLE, SC 29603-0584

4688329 +EDI: RESURGENT.COM Dec 11 2015 19:08:00 LVNV FUNDING, LLC, P.O. BOX 10497,  
GREENVILLE, SC 29603-0497

4688335 EDI: MERRICKBANK.COM Dec 11 2015 19:03:00 MERRICK BANK, PO BOX 660702,  
DALLAS, TX 75266-0702

4688334 +EDI: MERRICKBANK.COM Dec 11 2015 19:03:00 MERRICK BANK, PO BOX 9201,  
OLD BETHPAGE, NY 11804-9001

4688336 +EDI: MID8.COM Dec 11 2015 19:03:00 MIDLAND CREDIT MANAGEMENT, 8875 AERO DRIVE,  
SUITE 200, SAN DIEGO, CA 92123-2255

4688338 E-mail/Text: bwilson@monitronics.com Dec 11 2015 19:00:13 MONITRONICS, P.O. BOX 814530,  
DALLAS, TX 75381-4530

4688350 EDI: PRA.COM Dec 11 2015 19:03:00 PORTFOLIO RECOVERY ASSOCIATES, LLC, P.O. BOX 12914,  
NORFOLK, VA 23541

4688351 +EDI: PRA.COM Dec 11 2015 19:03:00 PORTFOLIO RECOVERY ASSOCOCIATES,  
120 CORPORATE BOULEVARD, NORFOLK, VA 23502-4962

4688352 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 11 2015 19:00:32 QUICKEN LOANS,  
1050 WOODWARD AVE, DETROIT, MI 48226-1906

4704498 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 11 2015 19:00:32 Quicken Loans Inc.,  
635 Woodward Ave, Detroit, Michigan 48226-3408

4688354 EDI: RMSC.COM Dec 11 2015 19:03:00 SAM'S CLUB MC/SYNCHRONY BANK, P O BOX 960013,  
ORLANDO, FL 32896-0013

4688355 +EDI: SEARS.COM Dec 11 2015 19:03:00 SEARS NATIONAL BANK, P.O. BOX 818017,  
CLEVELAND, OH 44181-8017

4688356 EDI: CHASE.COM Dec 11 2015 19:03:00 SLATE CARDMEMBER SERVICE, PO BOX 15153,  
WILMINGTON, DE 19886-5153

4688357 +EDI: STF1.COM Dec 11 2015 19:03:00 SUNTRUST BANK, PO BOX 85052, RICHMOND, VA 23285-5052

4688358 EDI: RMSC.COM Dec 11 2015 19:03:00 SYNCHRONY BANK, PO BOX 960061,  
ORLANDO, FL 32896-0061

4688359 +EDI: RMSC.COM Dec 11 2015 19:03:00 SYNCHRONY BANK/AMERICAN EAGLE, PO BOX 965005,  
ORLANDO, FL 32896-5005

4688360 +EDI: RMSC.COM Dec 11 2015 19:03:00 SYNCHRONY BANK/CARE CREDIT, 950 FORRER BLVD,  
KETTERING, OH 45420-1469

4688361 +EDI: RMSC.COM Dec 11 2015 19:03:00 SYNCHRONY BANK/DICK'S SPORTING GOOD, PO BOX 965005,  
ORLANDO, FL 32896-5005

4688362 EDI: RMSC.COM Dec 11 2015 19:03:00 SYNCHRONY BANK/DSG, PO BOX 960012,  
ORLANDO, FL 32896-0012

4688363 +EDI: RMSC.COM Dec 11 2015 19:03:00 SYNCHRONY BANK/SAM'S CLUB, P.O. BOX 965005,  
ORLANDO, FL 32896-5005

4688364 +EDI: RMSC.COM Dec 11 2015 19:03:00 SYNCHRONY BANK/SAMS CLUB, PO BOX 965005,  
ORLANDO, FL 32896-5005

4688365 +EDI: RMSC.COM Dec 11 2015 19:03:00 SYNCHRONY BANK/WALMART, PO BOX 965024,  
ORLANDO, FL 32896-5024

4688366 +EDI: CITICORP.COM Dec 11 2015 19:03:00 THE HOME DEPOT/CBNA, PO BOX 6497,  
SIOUX FALLS, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4688368 +E-mail/Text: bankruptcydepartment@tsico.com Dec 11 2015 19:00:43 TRANSWORLD SYSTEMS INC.,  
507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308  
4688375 EDI: RMSC.COM Dec 11 2015 19:03:00 WALMART MASTERCARD/SYNCHRONY BANK, P.O. BOX 960024,  
ORLANDO, FL 32896-0024  
4688376 EDI: WFFC.COM Dec 11 2015 19:03:00 WELLS FARGO DEALER SERVICES, PO BOX 1697,  
WINTERVILLE, NC 28590-1697

TOTAL: 49

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4710287 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S  
4688347\* PENN CREDIT CORP., 916 S 14TH STREET, PO BOX 988, HARRISBURG, PA 17108-0988  
4688326 ##+LANDO RESORTS CORP., 3015 N. OCEAN BLVD., SUITE 121, FORT LAUDERDALE, FL 33308-7344  
TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 13, 2015

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2015 at the address(es) listed below:

Lawrence V. Young on behalf of Joint Debtor Lori Ann Eisenhour lyoung@cgalaw.com,  
tlocondro@cgalaw.com;scomegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kwengert@cgalaw.co  
m  
Lawrence V. Young on behalf of Debtor Donald Eisenhour lyoung@cgalaw.com,  
tlocondro@cgalaw.com;scomegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kwengert@cgalaw.co  
m  
Richard M Squire on behalf of Creditor Quicken Loans Inc. lcolwell@squirelaw.com,  
coppenheimer@squirelaw.com  
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William E. Craig on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com  
TOTAL: 6

**Information to identify the case:**Debtor 1 **Donald Eisenhower**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8780**

EIN --\_-----

Debtor 2 **Lori Ann Eisenhower**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3886**

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:15-bk-03678-MDF****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Donald Eisenhower  
aka Donald E. Eisenhower Sr.Lori Ann Eisenhower  
aka Lori A. Eisenhower**By the  
court:**December 11, 2015Honorable Mary D. France  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**